

ISLAMIC  
BANKINGPROFIT RATES  
January 2025

Product Name	Payment Frequency	Profit Rate
<b>Local Currency Accounts</b>		
<b>SAVING ACCOUNTS</b>		
HBL Islamic PLS Account	Monthly	9.10%
HBL Nisa Tawfir	Monthly	9.10%
HBL Rutba Islamic Saving Account	Monthly	9.10%
HBL Uraan Islamic Saving Account	Monthly	9.10%
HBL ISLAMIC MAHANA AMDAN	Monthly	9.10%
HBL ISLAMIC NISA TAWFIR PLUS	Monthly	0.06%
HBL Al-Mukhtar Account	Monthly	0.06%
HBL at Work Islamic Premium Account	Semi Annually	0.06%
Remunerative Non-Chequing Current Margin Account	Semi Annually	0.06%
Funds Acceptance under SBP ILTF	Monthly	1.26%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Quarterly	1.26%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Quarterly	1.26%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARI	Quarterly	0.00%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARI	Quarterly	0.00%
SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Quarterly	0.04%
SBP Islamic Refinance Scheme for Modernization of SMEs	Quarterly	1.00%
ISLAMIC TEMP ECO REFIN (ITERF)	Quarterly	2.53%
Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs	Quarterly	0.00%
FI's, Public Sector Ent. & Public Ltd Co.	Monthly	8.47%
<b>HBL Al-Irtifa Account</b>		
Deposits of Rs.1 but less than 500K	Monthly	9.10%
Deposits of Rs.500K but less than 1(M)	Monthly	9.10%
Deposits of Rs.1(M) but less than 5(M)	Monthly	9.10%
Deposits of Rs. 5(M) but less than 25(M)	Monthly	9.10%
Deposits of Rs. 25(M) but less than 50(M)	Monthly	9.10%
Deposits of Rs. 50(M) but less than 100(M)	Monthly	9.10%
Deposits of Rs. 100(M) but less than 250(M)	Monthly	9.10%
Deposits of Rs. 250(M) but less than 500(M)	Monthly	9.10%
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	9.10%
Deposits of Rs. 1(B) and above	Monthly	9.10%
<b>AL-SAMARAT TERM DEPOSITS</b>		
<b>Profit on Maturity</b>		
Al - Samarat 1 Month	Maturity	5.05%
Al - Samarat 3 Months	Maturity	5.68%
Al - Samarat 6 Months	Maturity	6.00%
Al - Samarat One Year	Maturity	6.32%
Al - Samarat Three Years	Maturity	6.63%
Al - Samarat Five Years	Maturity	6.95%
<b>Profit on Monthly</b>		
Al - Samarat One Year	Monthly	6.00%
Al - Samarat Three Years	Monthly	6.13%
Al - Samarat Five Years	Monthly	6.25%
<b>Profit on Quarterly</b>		
Al - Samarat One Year	Quarterly	6.13%
Al - Samarat Three Years	Quarterly	6.25%
Al - Samarat Five Years	Quarterly	6.44%
<b>Profit on Semi Annually</b>		
Al - Samarat One Year	Semi Annually	6.32%
Al - Samarat Three Years	Semi Annually	6.44%

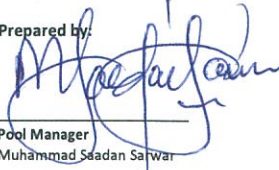
<b>HBL</b>	<b>ISLAMIC BANKING</b>	<b>PROFIT RATES</b> <b>January 2025</b>
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Product Name	Payment Frequency	Profit Rate
Al - Samarat Five Years	Semi Annually	6.57%

<b>Foreign Currency Accounts</b>		
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<b>HBL Islamic PLS Account (FCY)</b>		
Less than 1000	Monthly	0.94%
From 1000 to less than FCY 50,000	Monthly	0.94%
From 50,000 & above	Monthly	0.94%

Prepared by:



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Resident Sharia'h Board Member  
Mufti Yahya Asim

Product Name	Local Currency Accounts											
	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month
Payment Frequency	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2024
<b>SAVING ACCOUNTS</b>												
<b>HBL Islamic BS Account</b>	6.15%	6.45%	6.40%	6.40%	6.50%	6.60%	6.71%	7.70%	8.35%	8.76%	8.76%	8.76%
HBL Nisa Tawfir Islamic Saving Account	14.37%	14.73%	15.23%	15.23%	15.23%	15.23%	15.23%	15.23%	15.23%	15.23%	15.23%	15.23%
HBL Rubra Islamic Saving Account	14.37%	14.73%	15.23%	15.23%	15.23%	15.23%	15.23%	15.23%	15.23%	15.23%	15.23%	15.23%
HBL Urran Islamic Saving Account	14.37%	14.73%	15.23%	15.23%	15.23%	15.23%	15.23%	15.23%	15.23%	15.23%	15.23%	15.23%
HBL Islamic Marhaba Amdani	-	-	-	-	-	-	-	-	-	-	-	-
HBL Islamic Nisa Tawfir Plus	-	-	-	-	-	-	-	-	-	-	-	-
HBL Al-Kaukabat Account	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
HBL Nisa Tawfir Islamic Premium Account	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
Remunerative Non-Chequing Current Margin Account	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
Funds Acceptance under SBP LITF	11.00%	13.20%	13.00%	13.00%	13.00%	13.00%	13.00%	13.00%	13.00%	13.00%	13.00%	13.00%
Funds Acceptance Under SBP Islamic Financing Facility for Renewable Energy	6.65%	6.60%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
Funds Acceptance Under SBP Islamic Financing Facility for Storage of Agriculture Produce	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
Funds Acceptance Under SBP Islamic Financing Facility for Payment of Wages / SALARIES - I	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
Funds Acceptance Under SBP Islamic Financing Facility for Payment of Wages / SALARIES - II	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
SBP Islamic Refinance Scheme for Combating Covid-19 (IRECC) for hospitals	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
SBP Islamic Refinance Scheme for Modernization of SMEs	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
Islamic Refinance Economic Refinance Facility (ITERF)	1.00%	1.30%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Islamic Refinance Economic Refinance Facility (ITERF)	1.00%	1.30%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs	11.00%	13.20%	13.00%	13.00%	13.00%	13.00%	13.00%	13.00%	13.00%	13.00%	13.00%	13.00%
Fixed Deposit under Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs	11.00%	13.20%	13.00%	13.00%	13.00%	13.00%	13.00%	13.00%	13.00%	13.00%	13.00%	13.00%
<b>HBL Al-Irtifa Account</b>												
Deposits of Rs.4 but less than 500K	6.25%	6.55%	6.50%	6.50%	6.50%	6.65%	7.81%	7.80%	8.45%	8.85%	8.85%	8.85%
Deposits of Rs.500K but less than 1M	6.25%	6.55%	6.50%	6.50%	6.50%	6.65%	7.81%	7.80%	8.45%	8.85%	8.85%	8.85%
Deposits of Rs.1M but less than 5M	6.25%	6.55%	6.50%	6.50%	6.50%	6.65%	7.81%	7.80%	8.45%	8.85%	8.85%	8.85%
Deposits of Rs.5M but less than 25M	6.25%	6.55%	6.50%	6.50%	6.50%	6.65%	7.81%	7.80%	8.45%	8.85%	8.85%	8.85%
Deposits of Rs.25M but less than 50M	6.25%	6.55%	6.50%	6.50%	6.50%	6.65%	7.81%	7.80%	8.45%	8.85%	8.85%	8.85%
Deposits of Rs.50M but less than 100M	6.25%	6.55%	6.50%	6.50%	6.50%	6.65%	7.81%	7.80%	8.45%	8.85%	8.85%	8.85%
Deposits of Rs.100M but less than 250M	6.25%	6.55%	6.50%	6.50%	6.50%	6.65%	7.81%	7.80%	8.45%	8.85%	8.85%	8.85%
Deposits of Rs.250M but less than 500M	6.25%	6.55%	6.50%	6.50%	6.50%	6.65%	7.81%	7.80%	8.45%	8.85%	8.85%	8.85%
Deposits of Rs.500M but less than 1B	6.25%	6.55%	6.50%	6.50%	6.50%	6.65%	7.81%	7.80%	8.45%	8.85%	8.85%	8.85%
Deposits of Rs.1B and above	6.25%	6.55%	6.50%	6.50%	6.50%	6.65%	7.81%	7.80%	8.45%	8.85%	8.85%	8.85%
<b>AL-SAMARAT TERM ACCOUNTS</b>												
<b>Profit on Maturity</b>												
Al - Samarat 1 Month	6.55%	6.65%	6.55%	6.55%	6.55%	6.70%	6.65%	6.21%	6.20%	6.50%	6.50%	6.50%
Al - Samarat 3 Months	6.55%	6.65%	6.55%	6.55%	6.55%	6.70%	6.65%	6.21%	6.20%	6.50%	6.50%	6.50%
Al - Samarat 6 Months	6.55%	6.65%	6.55%	6.55%	6.55%	6.70%	6.65%	6.21%	6.20%	6.50%	6.50%	6.50%
Al - Samarat One Year	6.55%	6.65%	6.55%	6.55%	6.55%	6.70%	6.65%	6.21%	6.20%	6.50%	6.50%	6.50%
Al - Samarat Three Years	6.55%	6.65%	6.55%	6.55%	6.55%	6.70%	6.65%	6.21%	6.20%	6.50%	6.50%	6.50%
Al - Samarat Five Years	6.55%	6.65%	6.55%	6.55%	6.55%	6.70%	6.65%	6.21%	6.20%	6.50%	6.50%	6.50%
<b>Profit on Monthly</b>												
Al - Samarat One Year	6.55%	6.64%	6.50%	6.50%	6.50%	6.75%	6.60%	6.21%	6.20%	6.65%	6.65%	6.65%
Al - Samarat Three Years	6.55%	6.64%	6.50%	6.50%	6.50%	6.75%	6.60%	6.21%	6.20%	6.65%	6.65%	6.65%
Al - Samarat Five Years	6.55%	6.64%	6.50%	6.50%	6.50%	6.75%	6.60%	6.21%	6.20%	6.65%	6.65%	6.65%
<b>Profit on Quarterly</b>												
Al - Samarat One Year	7.55%	7.70%	7.55%	7.55%	7.55%	7.75%	7.70%	7.31%	7.30%	7.75%	7.75%	7.75%
Al - Samarat Three Years	7.55%	7.70%	7.55%	7.55%	7.55%	7.75%	7.70%	7.31%	7.30%	7.75%	7.75%	7.75%
Al - Samarat Five Years	7.55%	7.70%	7.55%	7.55%	7.55%	7.75%	7.70%	7.31%	7.30%	7.75%	7.75%	7.75%
<b>Profit on Semi Annually</b>												
Al - Samarat One Year	7.65%	7.80%	7.65%	7.65%	7.65%	7.85%	7.80%	7.41%	7.40%	7.85%	7.85%	7.85%
Al - Samarat Three Years	7.65%	7.80%	7.65%	7.65%	7.65%	7.85%	7.80%	7.41%	7.40%	7.85%	7.85%	7.85%
Al - Samarat Five Years	7.65%	7.80%	7.65%	7.65%	7.65%	7.85%	7.80%	7.41%	7.40%	7.85%	7.85%	7.85%

